

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

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IN RE:

CHAPTER 13

ALYSSA BERKOWITZ &
DOUGLAS BERKOWITZ,

CASE No. 18-23363-CGM

DEBTORS.

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ORDER APPROVING LOAN MODIFICATION AGREEMENT

Upon the motion, by notice of presentment dated May 2, 2022 (the “Motion”) for an Order pursuant to Fed. R. Bankr P. 9019 and General Order #M-413 approving the entry into and performance by the above Debtors, Alyssa Berkowitz and Douglas Berkowitz (the “Debtors”) of a Loan Modification Agreement dated April 19, 2022, a copy of which is attached hereto as **Exhibit A** (the “Loan Modification”), modifying the loan referred to therein and related mortgage on the Debtors’ primary residence; and there being due and sufficient notice of the Motion and the opportunity for a hearing thereon; and there being no opposition to the requested relief; and no additional notice of or a hearing on the Motion being required under the circumstances; and it appearing that the Loan Modification is fair and reasonable and in the best interests of the Debtors and the estate, it is hereby

ORDERED, that the Motion is granted, the Loan Modification is approved, and the parties thereto are authorized to perform it according to its terms, subject to any bankruptcy discharge of the Debtors’ personal obligations thereunder; and it is further

ORDERED, that approval of the Loan Modification shall have no adverse impact on junior lienholders as the priority of their liens shall remain intact and unaffected by the Loan Modification; and it is further

ORDERED, that any timely proof of claim filed in this case based on the Loan Modification is deemed modified and governed by the Loan Modification.